STATE OF MAINE DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION BUREAU OF INSURANCE

IN RE:

ROBERT L. STEUK National Producer # 3357576 Maine License # PLN 39347Docket No. INS-07-501

DECISION AND ORDER REVOKING INSURANCE PRODUCER LICENSE

INTRODUCTION

- 1) This matter is before the Superintendent of Insurance, after notice and opportunity for hearing, pursuant to a Petition to REVOKE the nonresident insurance producer license of Robert L. Steuk, dated August 1, 2008, and filed by the Staff of the Maine Bureau of Insurance.
- 2) The Maine Insurance Code regulates persons who offer or sell insurance products in the State of Maine. The Superintendent of Insurance has jurisdiction over this matter pursuant to the Insurance Code generally, Title 24-A Maine Revised Statutes Annotated, and in particular, 24-A M.R.S.A. §§211, 1417, 1420-K, and §1420-G.

FINDINGS OF FACT

- 3) Robert L. Steuk is licensed in Maine as a nonresident title insurance producer. His license number in Bureau records is PLN 39347. His National Producer Registry Number is 3357576.
- 4) Mr. Steuk's last known address, as specified in Bureau of Insurance license records, is:

9 Runawit Road Exeter, NH 03833

- 5) Mr. Steuk's New Hampshire resident producer license was revoked on June 9, 2008, based upon misappropriation of funds demonstrating dishonesty, untrustworthiness and financial irresponsibility in the conduct of the business of insurance.
- 6) The Bureau provided notice by both U.S. regular and Certified Mail to Mr. Steuk of the Petition to revoke dated August 1, 2008, and provided

opportunity for hearing, directed to his business address of record, in accordance with the requirements of 24-A M.R.S.A. §213.

7) Mr. Steuk has not requested a hearing on this matter, and the time period allotted for the filing of any such request has expired.

CONCLUSIONS OF LAW

REVOCATION IN ANOTHER STATE AS STATUTORY BASIS FOR REVOCATION IN MAINE

- 8) Under 24-A M.R.S.A. §1417 and §1420-K(1)(I), the Superintendent may, after notice and opportunity for hearing, revoke a producer's license based upon: "Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory"
- 9) The revocation of Mr. Steuk's New Hampshire resident insurance producer license establishes statutory grounds for revoking his Maine nonresident insurance producer license under 24-A M.R.S.A. §1417 and §1420-K(1)(I).

INELIGIBILITY TO MAINTAIN NONRESIDENT LICENSE IN MAINE DUE TO NOT MAINTAINING ACTIVE HOME STATE LICENSE

- 10) Under 24-A M.R.S.A. §1417 and §1420-G(1)(A), a person may only be issued a nonresident producer license if, among other qualifications, that person is currently licensed as a resident and in good standing in that person's home state.
- 11) Mr. Steuk does not currently maintain an active home state license in good standing, and accordingly is ineligible to maintain a nonresident insurance producer license in Maine.

MISAPPROPRIATION OF FUNDS

- 12) Under 24-A M.R.S.A. §1417 and §1420-K(1)(D), the Superintendent may, after notice and opportunity for hearing, revoke a producer's license based upon: "Improperly withholding, misappropriating or converting any money or properties received in the course of doing insurance business."
- 13) The Order revoking Mr. Steuk's New Hampshire resident insurance producer license found that he had misappropriated funds in the conduct of his insurance business, and therefore establishes statutory grounds for revoking his Maine nonresident insurance producer license under 24-A M.R.S.A. §1417 and §1420-K(1)(D).

ORDER REVOKING LICENSE of Robert L. Steuk

The Superintendent of Insurance, after notice and opportunity for hearing, hereby finds grounds to revoke Robert L. Steuk's Maine nonresident insurance producer license, as more specifically stated in the above Findings of Fact and Conclusions of Law.

Therefore, the insurance producer license of **Robert L. Steuk**, # PLN 39347, is hereby **REVOKED** pursuant to 24-A M.R.S.A. §§1417, 1420-E and 1420-K.

The **effective date** of this Order is the date of the Superintendent's signature below.

NOTICE OF APPEAL RIGHTS

This Decision and Order is a final agency action of the Superintendent of Insurance within the meaning of the Maine Administrative Procedures Act. It is appealable to the Superior Court in the manner provided in 24-A M.R.S.A. §236, 5 M.R.S.A. §11001, et seq., and M.R.Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty (30) days after receiving this notice. Any aggrieved non-party whose interests are substantially and directly affected by the Decision and Order may initiate an appeal within forty (40) days of the issuance of this Decision and Order. There is no automatic stay pending appeal; application for stay may be made in the manner provided in 5 M.R.S.A. §11004.

MILA KOFMAN SUPERINTENDENT OF INSURANCE